

**IN THE UNITED STATES BANKRUPTCY COURT
WESTERN DISTRICT OF PENNSYLVANIA**

IN RE:

WAYNE E. BRENNAN

Debtor(s)

Ronda J. Winnecour
Chapter 13 Trustee,
Movant
vs.
No Respondents.

Case No.:15-22087

Chapter 13

Document No.:

**CHAPTER 13 TRUSTEE'S MOTION FOR DISCHARGE OF DEBTOR
AND APPROVAL OF TRUSTEE'S REPORT OF RECEIPTS AND DISBURSEMENTS**

Ronda J. Winnecour, Chapter 13 Trustee, respectfully represents the following:

1. The plan was confirmed in this Chapter 13 case, and the undersigned served as Trustee.
2. The Trustee has examined the terms of the confirmed Chapter 13 plan, the history of payments to creditors and the claims filed in this Chapter 13 case. The Trustee now recommends that the Court treat this Chapter 13 case as complete.
3. Attached hereto, please find the **Trustee's Report of Receipts and Disbursements** in this case.
4. After all distribution checks have been negotiated or funds deposited into the Court's registry, the Trustee's office will file **UST FORM 13-FR-S: Chapter 13 Standing Trustee's Final Report and Account** (the "Final Report"). Upon submission of the Final Report, the Trustee asks the Court to discharge her from her duties in this case and close this case.

Wherefore, the Trustee requests that the Court,

1. Grant the Debtor(s) a discharge pursuant to Section 1328(a) of the Bankruptcy Code,
2. Approve the Trustee's Report of Receipts and Disbursements,
3. Terminate wage attachments,
4. Revest property of the estate in the debtor(s), and
5. Enter a final decree and close this case.

August 25, 2020

/s/ Ronda J. Winnecour

RONDA J WINNECOUR PA ID #30399
CHAPTER 13 TRUSTEE WD PA
600 GRANT STREET
SUITE 3250 US STEEL TWR
PITTSBURGH, PA 15219
(412) 471-5566
cmecl@chapter13trusteewdpa.com

TRUSTEE'S REPORT OF RECEIPTS AND DISBURSEMENTS

Ronda J. Winnecour, Trustee for the above case, submits the following report pursuant to 11 USC 1302 (b) (1).

1. The case was filed on 06/08/2015 and confirmed on 8/6/15 . The case was subsequently Completed After Confirmation

2. The Trustee made the following disbursements.

Total Receipts		20,372.00
Less Refunds to Debtor	328.00	
TOTAL AMOUNT OF PLAN FUND	_____	20,044.00

Administrative Fees			
Filing Fee	0.00		
Notice Fee	0.00		
Attorney Fee	2,800.00		
Trustee Fee	858.18		
Court Ordered Automotive Insurance	0.00		
TOTAL ADMINISTRATIVE FEES	_____	3,658.18	

Creditor Type	Creditor Name	Claim Amount	Prin Paid	Int Paid	Total Paid
Secured					
ALLY BANK(*)		0.00	0.00	0.00	0.00
Acct: 3156					
JPMORGAN CHASE BANK NA		648.38	648.38	419.41	1,067.79
Acct: 3504					
					1,067.79

Priority					
MARY BOWER SHEATS ESQ		2,800.00	2,800.00	0.00	0.00
Acct:					
WAYNE E. BRENNAN		0.00	0.00	0.00	0.00
Acct:					
WAYNE E. BRENNAN		328.00	328.00	0.00	0.00
Acct:					

NONE

Unsecured					
PRA/PORTFOLIO RECOVERY ASSOC		4,275.68	996.01	0.00	996.01
Acct: 8111					
JPMORGAN CHASE BANK NA		0.00	0.00	0.00	0.00
Acct: 2021					
CITIBANK NA(*)++		0.00	0.00	0.00	0.00
Acct: ?					
DEPARTMENT OF VETERANS AFFAIRS		0.00	0.00	0.00	0.00
Acct: ?					
HARLEY DAVIDSON CREDIT CORP*		8,583.33	1,999.46	0.00	1,999.46
Acct: 7256					
CAPITAL ONE NA**		1,115.02	259.74	0.00	259.74
Acct: 0094					
SEARS/CITI CARD USA*++		0.00	0.00	0.00	0.00
Acct: 9414					
MIDLAND FUNDING LLC		615.61	143.41	0.00	143.41
Acct: 7095					
TOYOTA FINANCIAL SVCS		0.00	0.00	0.00	0.00
Acct: ?					
VA PGH HEALTH CARE SYSTEM		0.00	0.00	0.00	0.00

Creditor Type	Creditor Name	Claim Amount	Prin Paid	Int Paid	Total Paid
Unsecured					
	Acct: 5059				
	VERIZON++	0.00	0.00	0.00	0.00
	Acct: 4591				
	WELLS FARGO BANK NA	8,352.75	1,945.74	0.00	1,945.74
	Acct: 6621				
	WORLD OMNI FINANCIAL CORP	23,049.38	5,369.27	0.00	5,369.27
	Acct: 3131				
	ATLAS SELF STORAGE	0.00	0.00	0.00	0.00
	Acct: ?				
	AMERICAN INFOSOURCE LP - AGENT DIF	491.69	114.54	0.00	114.54
	Acct: 4951				
	ALLY BANK(*)	19,274.19	4,489.86	0.00	4,489.86
	Acct: 3156				
					15,318.03
TOTAL PAID TO CREDITORS					
					16,385.82
TOTAL CLAIMED					
PRIORITY		0.00			
SECURED		648.38			
UNSECURED		65,757.65			

Date: 08/25/2020

/s/ Ronda J. Winnecour

RONDA J WINNECOUR PA ID #30399
 CHAPTER 13 TRUSTEE WD PA
 600 GRANT STREET
 SUITE 3250 US STEEL TWR
 PITTSBURGH, PA 15219
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WAYNE E. BRENNAN

Debtor(s)

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No Respondents.

Case No.:15-22087

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ORDER OF COURT

AND NOW, this _____ day of _____, 20____, upon consideration of the **Chapter 13 Trustee's Motion for Discharge of Debtor and Approval of Trustee's Report of Receipts and Disbursements**, and following notice to the creditors and an opportunity to be heard, it is hereby **ORDERED, ADJUDGED and DECREED**, as follows:

(1). This Court finds that the Chapter 13 plan, as supplemented by any and all amendments, has been fully and finally completed.

(2). The debtor(s) is/are entitled to and shall receive a discharge in this case pursuant to Section 1328(a) of the Bankruptcy Code.

(3). To the extent not previously terminated, the wage attachment(s) issued in this case is/are immediately terminated and the debtor(s) shall serve a copy of this order on any affected employer(s).

(4). Property of the estate hereby reverts in the debtor(s). This revestment of property is free and clear of any and all claims or interests except as otherwise treated in the plan or in the Order confirming the Plan. All restrictions of the debtor(s)' use of the property of the estate is hereby terminated.

(5). Each and every creditor is bound by the provisions of the completed plan, whether or not the claim of such creditor is provided for in the Plan, and whether or not such creditor has objected to, has accepted or rejected the plan. All mortgage and other secured debts provided for by the Plan are hereby found to be cured of any and all monetary defaults as of the payment date for which the Trustee last made a distribution, and no additional interest, late fees or penalties may be assessed for time periods or payments due prior to that date.

(6). After all distribution checks have been negotiated or funds deposited into the Court's registry, the Trustee shall file UST Form 13-FR-S: Chapter 13 Standing Trustee's Final Report and Account (the "Final Report"). Upon submission of the Final Report, the Trustee is discharged from her duties in this case and the case will be closed.

BY THE COURT:

U.S. BANKRUPTCY JUDGE

Certificate of Notice Page 5 of 6
 United States Bankruptcy Court
 Western District of Pennsylvania

In re:
 Wayne E. Brennan
 Debtor

Case No. 15-22087-GLT
 Chapter 13

CERTIFICATE OF NOTICE

District/off: 0315-2

User: dbas
 Form ID: pdf900

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 Total Noticed: 30

Date Rcvd: Aug 25, 2020

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Aug 27, 2020.

db +Wayne E. Brennan, 218 Shannon Heights Drive, Verona, PA 15147-2822
 cr +Ally Financial, Tucker Arensberg, P.C., c/o Brett A. Solomon, Esquire, 1500 One PPG Place, Pittsburgh, Pa 15222-5413
 sp +Katherine Neal, Carey, Leisure & Neal, 622 Bypass Drive, Suite 100, Clearwater, FL 33764-5002
 14059160 A T & T Universal Card, PO Box 6500, Sioux Falls, SD 57117-6500
 14127009 American InfoSource LP as agent for, DIRECTV, LLC, PO Box 51178, Los Angeles, CA 90051-5478
 14087461 +Atlas Self Storage, 6449 Saltsburg Road, Pittsburgh, PA 15235-2071
 14071639 Atlas Storage, Saltsburg Road, Penn Hills, PA 15235
 14101398 CAPITAL ONE, N.A., C/O BECKETT AND LEE LLP, POB 3001, MALVERN, PA 19355-0701
 14071640 +CBNA, BBY, PO Box 6497, Sioux Falls, SD 57117-6497
 14059162 Chase Auto Finance, PO Box 30285, Salt Lake City, UT 84130-0285
 14071643 +Citi, PO Box 790040, St. Louis, MO 63179-0040
 14071644 Department Of Veterans Affairs, PO Box 530269, Atlanta, GA 30353-0269
 14090540 +Harley-Davidson Credit Corp., PO Box 9013, Addison, Texas 75001-9013
 14094209 +Midland Credit Management, Inc. as agent for, MIDLAND FUNDING LLC, PO Box 2011, Warren, MI 48090-2011
 14059166 +Sears /CBNA, PO Box 6189, Sioux Falls, SD 57117-6189
 14059168 ++TOYOTA MOTOR CREDIT CORPORATION, PO BOX 8026, CEDAR RAPIDS IA 52408-8026
 (address filed with court: Toyota Financial Services, PO Box 5855, Carol Stream, IL 60197-5855)
 14071650 US Department of Veterans Affairs, Pgh. Healthcare System, VAMC 646, University Drive C, Pgh, PA 15240
 14059169 +Wells Fargo Bank, PO Box 10335, Des Moines, IA 50306-0335
 14130766 +Wells Fargo Card Services, 1 Home Campus 3rd Floor, Des Moines, IA 50328-0001
 14059170 +World Omni Financial Corp., 111 Jim Moran Blvd., Deerfield Beach, FL 33442-1701

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

14080711 E-mail/Text: ally@ebn.phinsolutions.com Aug 26 2020 03:50:28 Ally Bank, PO Box 130424, Roseville, MN 55113-0004
 14059161 +E-mail/Text: ally@ebn.phinsolutions.com Aug 26 2020 03:50:28 Ally Financial, PO Box 380901, Bloomington, MN 55438-0901
 14059164 E-mail/Text: bankruptcy.notices@hdfs1.com Aug 26 2020 03:51:33 Harley-Davidson Financial Services, Inc., PO Box 22048, Carson City, NV 89721-2048
 14059163 E-mail/PDF: ais.chase.ebn@americaninforesource.com Aug 26 2020 03:53:08 Chase Bank USA NA, PO Box 15298, Wilmington, DE 19850-5298
 14083163 E-mail/Text: bk.notifications@jpmchase.com Aug 26 2020 03:50:42 JPMorgan Chase Bank N.A., National Bankruptcy Department, P.O.Box 29505 AZ1-1191, Phoenix, AZ 85038-9505
 14059165 +E-mail/Text: PBNCNotifications@perituservices.com Aug 26 2020 03:50:31 Kohl's, N56 W 17000 Ridgewood Dr., Menomonee Falls, WI 53051-7096
 14131123 E-mail/PDF: PRA_BK2_CASE_UPDATE@portfoliorecovery.com Aug 26 2020 03:53:33 Portfolio Recovery Associates, LLC, POB 12914, Norfolk VA 23541
 14059167 E-mail/PDF: gecsedri@recoverycorp.com Aug 26 2020 03:53:49 SYNCB/Wal-Mart, PO Box 965024, Orlando, FL 32896-5024
 14071651 +E-mail/Text: wfmelectronicbankruptcynotifications@verizonwireless.com Aug 26 2020 03:50:25 Verizon, PO Box 33078, St. Petersburg, FL 33733-8078
 14085407 +E-mail/Text: BKRMailOps@weltman.com Aug 26 2020 03:51:15 WORLD OMNI FINANCIAL CORP, Its Successors and Assigns, c/o Weltman Weinberg & Reis, 323 W Lakeside Avenue, Cleveland Oh 44113-1085

TOTAL: 10

***** BYPASSED RECIPIENTS (undeliverable, * duplicate) *****

cr JPMorgan Chase Bank, N.A.
 14071638* +Ally Financial, PO Box 380901, Bloomington, MN 55438-0901
 14071641* Chase Auto Finance, PO Box 30285, Salt Lake City, UT 84130-0285
 14071645* Harley-Davidson Financial Services, Inc., PO Box 22048, Carson City, NV 89721-2048
 14071642* ++JPMORGAN CHASE BANK N A, BANKRUPTCY MAIL INTAKE TEAM, 700 KANSAS LANE FLOOR 01, MONROE LA 71203-4774
 (address filed with court: Chase Bank USA NA, PO Box 15298, Wilmington, DE 19850-5298)
 14071646* +Kohl's, N56 W 17000 Ridgewood Dr., Menomonee Falls, WI 53051-7096
 14071648* SYNCB/Wal-Mart, PO Box 965024, Orlando, FL 32896-5024
 14071647* +Sears /CBNA, PO Box 6189, Sioux Falls, SD 57117-6189
 14071649* ++TOYOTA MOTOR CREDIT CORPORATION, PO BOX 8026, CEDAR RAPIDS IA 52408-8026
 (address filed with court: Toyota Financial Services, PO Box 5855, Carol Stream, IL 60197-5855)
 14071652* +Wells Fargo Bank, PO Box 10335, Des Moines, IA 50306-0335
 14071653* +World Omni Financial Corp., 111 Jim Moran Blvd., Deerfield Beach, FL 33442-1701

TOTALS: 1, * 10, ## 0

Addresses marked '' were corrected by inserting the ZIP or replacing an incorrect ZIP.
 USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

District/off: 0315-2

User: dbas
Form ID: pdf900

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Total Noticed: 30

Date Rcvd: Aug 25, 2020

***** BYPASSED RECIPIENTS (continued) *****

Addresses marked '++' were redirected to the recipient's preferred mailing address pursuant to 11 U.S.C. 342(f)/Fed.R.Bank.PR.2002(g)(4).

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Aug 27, 2020

Signature: /s/Joseph Speetjens

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on August 25, 2020 at the address(es) listed below:

Andrew F Gornall on behalf of Creditor JPMorgan Chase Bank, N.A. andygornall@latouflawfirm.com
Brett A. Solomon on behalf of Creditor Ally Financial brett.solomon@solomon-legal.com
James Warmbrodt on behalf of Creditor JPMorgan Chase Bank, N.A. bkgroup@kmlawgroup.com
Mary Bower Sheats on behalf of Debtor Wayne E. Brennan Mary@mbsheatslaw.com,
mbsheats@gmail.com;Sheats@Gubinskylaw.com;G19303@notify.cincompass.com
Office of the United States Trustee ustpregion03.pi.ecf@usdoj.gov
Ronda J. Winneccour cmeccf@chapter13trusteewdpa.com

TOTAL: 6